

Information to identify the case:

Debtor 1 Lavena M Barrett
First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-5302**

EIN --_--_--_--_--_--

Debtor 2
(Spouse, if filing) First Name Middle Name Last Name

Social Security number or ITIN _ _ _ _ _

EIN --_--_--_--_--_--

United States Bankruptcy Court **Eastern District of Virginia**

Case number: **20-33814-KLP**

Discharge of Debtor

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Lavena M Barrett

January 4, 2021

For the court: William C. Redden
Clerk

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Lavena M Barrett
Debtor(s)

Case No. 20-33814-KLP
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0422-7
Date Rcvd: Jan 05, 2021

User: admin
Form ID: 318

Page 1 of 2
Total Noticed: 31

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 07, 2021:

Recip ID	Recipient Name and Address
db	+ Lavena M Barrett, 3207 Terrybluff Drive, Midlothian, VA 23112-3364
cr	+ United Auto Credit Corporation, PO Box 163049, Fort Worth, TX 76161-3049
15466088	+ Aaron's Sales & Lease, Attn: Bankruptcy, Po Box 100039, Kennesaw, GA 30156-9239
15482264	+ Cash Advance, 6341 Jahnke Road, Richmond, VA 23225-4142
15466091	+ Cnac Va108, 7400 Midloothian Pike, Richmond, VA 23225-5419
15482266	+ First Virginia Financial, 9121 Staples Mills Road, Henrico, VA 23228-2026
15482268	+ Millspring Commons Apts, 9318 Tarheel Terrace, Henrico, VA 23228-1632
15466094	+ Miramed Revenue Group, Attn: Bankruptcy, 255 West Michigan Ave, Jackson, MI 49201-2218
15482270	+ Richfield Place Apartments, 6001 Grammarcy Circle, Richmond, VA 23227-2328
15466096	+ Santander Consumer USA, Attn: Bankruptcy, 10-64-38-Fd7 601 Penn St, Reading, PA 19601-3544
15482273	+ The Shannon Townhomes, 628 Windomere Avenue, Richmond, VA 23227-2955
15482274	+ Title Max, 6907 Staples Mill Road, Henrico, VA 23228-4931
15466097	+ Total Visa/The Bank of Missouri, Attn: Bankruptcy, Po Box 85710, Sioux Falls, SD 57118-5710
15467427	US Attorneys Office, Eastern District of Virginia, 919 E Main St., Ste. 1900, Richmond, VA 23219-4625
15466099	+ United Auto Credit Co, Attn: Bankruptcy, Po Box 163049, Fort Worth, TX 76161-3049

TOTAL: 15

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
tr	Email/Text: lynn.tavanner@txitrustee.com	Jan 06 2021 02:48:00	Lynn L. Tavenner, 341 Dial 866-630-1691 Code: 9791870, 20 North Eighth Street, Second Floor, Richmond, VA 23219
cr	+ EDI: AISACG.COM	Jan 06 2021 06:28:00	Exeter Finance LLC, c/o AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
15482263	Email/Text: bankruptcy@bbandt.com	Jan 06 2021 03:17:00	BB& T, P. O. Box 486, Whiteville, NC 28472
15466090	+ Email/Text: compliance@contractcallers.com	Jan 06 2021 03:19:00	CCI/Contract Callers Inc, Attn: Bankruptcy Dept, 501 Greene St Ste 302, Augusta, GA 30901-4415
15466089	+ EDI: CAPITALONE.COM	Jan 06 2021 06:28:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15482265	+ EDI: COMCASTCBLCENT	Jan 06 2021 06:28:00	Comcast, PO Box 173885, Denver, CO 80217-3885
15469594	+ EDI: AISACG.COM	Jan 06 2021 06:28:00	Exeter Finance LLC, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
15466092	+ Email/PDF: ais.exeter.ebn@americaninfosource.com	Jan 06 2021 02:24:11	Exeter Finance LLC, Attn: Bankruptcy, Po Box 166008, Irving, TX 75016-6008
15466093	+ EDI: BLUESTEM	Jan 06 2021 06:28:00	Fingerhut, Attn: Bankruptcy, Po Box 1250, Saint Cloud, MN 56395-1250
15482267	+ EDI: AMINFOFP.COM	Jan 06 2021 06:28:00	First Premier, 601 S. Minnesota Ave., Sioux Falls, SD 57104-4824

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15466095	+ EDI: NAVIENTFKASMSERV.COM	Jan 06 2021 06:28:00	Navient, Attn: Claims Dept, Po Box 9500, Wilkes-Barr, PA 18773-9500
15482269	+ EDI: NFCU.COM	Jan 06 2021 06:28:00	Navy Federal Credit Union, P.O. Box 3501, Merrifield, VA 22119-3501
15482271	+ Email/Text: bankruptcy@speedyinc.com	Jan 06 2021 03:17:00	Speedy Cash, PO Box 780408, Wichita, KS 67278-0408
15482272	+ EDI: BANKAMER.COM	Jan 06 2021 06:28:00	Suntrust, PO 15137, Wilmington, DE 19886-5137
15466098	+ Email/Text: bankruptcydepartment@tsico.com	Jan 06 2021 03:18:00	Transworld Systems, Inc., Attn: Bankruptcy, Po Box 15630, Wilmington, DE 19850-5630
15482275	+ EDI: WFFC.COM	Jan 06 2021 06:28:00	Wells Fargo, P.O. Box 522, Des Moines, IA 50306-0522

TOTAL: 16

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Exeter Finance Corp.
15471527	*+	Exeter Finance LLC, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
15471532	*+	Exeter Finance LLC, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901

TOTAL: 1 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 07, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 4, 2021 at the address(es) listed below:

Name	Email Address
John P. Fitzgerald, III	USTPRegion04.RH.ECF@usdoj.gov
Joseph S. Massie, III	on behalf of Debtor Lavena M Barrett jmassie@massielawfirm.com jwilliams@massielawfirm.com;massielaw2@gmail.com;sgoodwin@massielawfirm.com;massiejr71504@notify.bestcase.com
Lynn L. Tavenner	ltavenner@tb-lawfirm.com amorris@tb-lawfirm.com;ltavenner@iq7technology.com;ecf.alert+Tavenner@titlexi.com
Sara A. John	on behalf of Creditor Exeter Finance Corp. sara_john@eppspc.com

TOTAL: 4